Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 22nd day of December, 2006, and acknowledged on the 22nd day of December, 2006, Keith Chambers, and Christy Chambers, husband and wife, executed and delivered a certain Deed of Trust unto Recon Trust Company, N.A., Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 2633 at Page 176; and

WHEREAS, on the 1st day of June, 2012, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3454 at Page 520; and

WHEREAS, on the 24th day of January, 2014, the Holder of said Deed of Trust substituted and appointed Michael Jedynak by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3772 at Page 247; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 5th day of June, 2014, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 2865, Section "N", Southaven West Subdivision located in Section 26, Township 1 South, Range 8 West, Desoto County, Mississippi as recorded in Plat Book 5, Pages 8-9 in the Office of the Chancery Clerk of Desoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 10th day of April, 2014.

Michael Jedynak Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

ls/F14-0038

PUBLISH: 5-15-14/ 5-22-14/ 5-29-14

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 22nd day of November, 2002, and acknowledged on the 22nd day of November, 2002, Jonathan M. Roberts and Melissa D. Roberts, husband and wife, executed and delivered a certain Deed of Trust unto Arnold Weiss, Trustee for Mortgage Electronic Registration Systems Inc., as nominee for Pulaski Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 1610 at Page 0799 and rerecorded Book 1624 at Page 0101; and

WHEREAS, on the 28th day of September, 2012, Mortgage Electronic Registration Systems Inc., as nominee for Pulaski Mortgage Company, assigned said Deed of Trust unto Citimortgage, Inc., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3517 at Page 671; and

WHEREAS, on the 24th day of March, 2014, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3792 at Page 689; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 5th day of June, 2014, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 274, Section E, Braybourne Subdivision, in Section 32, Township 1 South, Range 5 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 72, Page 6, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 10th day of April, 2014.

Emily Kaye Courteau

Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

lel/F14-0247

PUBLISH: 5.15.14/ 5.22.14/ 5.29.14

WHEREAS, on July 9, 2010, Adama Tall, a married person and Aminata Tall executed a certain deed of trust to Charles M. Quick, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Iberiabank Mortgage Company, its successors and assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 3,190 at Page 340 and re-recorded in Book 3,193 at Page 368; and

WHEREAS, said Deed of Trust was subsequently assigned to Nationstar Mortgage LLC by instrument dated July 17, 2013 and recorded in Book 3,688 at Page 549 of the aforesaid Chancery Clerk's office; and

WHEREAS, Nationstar Mortgage LLC has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated April 11, 2014 and recorded in the aforesaid Chancery Clerk's Office in Book 3,804 at Page 26; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Nationstar Mortgage LLC, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on June 5, 2014 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 48, Heritage Hills PUD Subdivision, Phase 1, situated in Section 26, Township 1 South, Range 8 West, as shown on plat of record in Plat Book 42, Page 7-8, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 1st day of May, 2014.

Shapiro & Massey, LLC / SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

7985 Benton Drive Southaven, MS 38671

WHEREAS, on August 9, 2004, Angela Dawn Brower, married and Michael Brower, executed a certain deed of trust to Lem Adams III, Trustee for the benefit of H & R Block Mortgage Corporation, a Massachusetts Corporation, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2050 at Page 0375; and

WHEREAS, said Deed of Trust was subsequently assigned to Wells Fargo Bank, N. A., as Trustee for Option One Mortgage Loan Trust 2004-3, Asset Backed Certificates, Series 2004-3, by instrument dated June 17, 2011 and recorded in Book 3425 at Page 65 of the aforesaid Chancery Clerk's office; and

WHEREAS, Wells Fargo Bank, National Association, as Trustee for Option One Mortgage Loan Trust 2004-3, Asset-Backed Certificates, Series 2004-3, has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated December 19, 2013 and recorded in the aforesaid Chancery Clerk's Office in Book 3765 at Page 245; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Wells Fargo Bank, National Association, as Trustee for Option One Mortgage Loan Trust 2004-3, Asset-Backed Certificates, Series 2004-3, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on June 5, 2014 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

LAND REFERRED TO IN THIS COMMITMENT IS DESCRIBED AS ALL THAT CERTAIN PROPERTY SITUATED IN HORN LAKE IN THE COUNTY OF DESOTO, AND STATE OF MISSISSIPPI AND BEING DESCRIBED IN A DEED DATED 08/31/04 AND RECORDED 07/20/04 IN BOOK 0477 PAGE 500, AMONG THE LAND RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE, AND REFERENCED AS FOLLOWS:

LOT: 23 BLOCK:

LOT 23, THE WILLOWS OF HORN LAKE, IN SECTION 35, TOWNSHIP 1 SOUTH, RANGE 8 WEST, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 35, PAGE 44, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 5th day of May, 2014.

Shapiro & Massey, LLC/ SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive, Suite B-202, Flowood, MS 39232 (601)981-9299 1664 Joy Boulevard, Horn Lake, MS 38637 13-008384GW, Publication Dates: May 15, 22, 29, 2014

WHEREAS, on April 18, 2006, Kathy F. Taylor, an unmarried woman, executed a certain deed of trust to Recon Trust Company, N.A., Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,456 at Page 149; and

WHEREAS, said Deed of Trust was subsequently assigned to EverBank by instrument dated July 19, 2013 and recorded in Book 3,710 at Page 534 of the aforesaid Chancery Clerk's office; and

WHEREAS, EverBank has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated April 18, 2014 and recorded in the aforesaid Chancery Clerk's Office in Book 3806 at Page 610; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, EverBank, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on June 5, 2014 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 42, 1st Addition, Kerrwood Subdivision, located in Section 34, Township 1 South, Range 6 West, DeSoto County, Mississippi, as recorded in Plat Book 4, Page 42, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 6th day of May, 2014.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

9060 Neil Ave Olive Branch, MS 38654 14-009187GW

Publication Dates: May 15, 22, 29, 2014

WHEREAS, on April 25, 2009, Johnny Cathey, a single person (executed as Johnny V. Cathey) executed a certain deed of trust to ReconTrust Company, N.A., Trustee for the benefit of Countrywide Bank, FSB, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 3,027 at Page 635; and

WHEREAS, said Deed of Trust was subsequently assigned to Federal National Mortgage Association by instrument dated November 26, 2013 and recorded in Book 3759 at Page 228 of the aforesaid Chancery Clerk's office; and

WHEREAS, Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated April 7, 2014 and recorded in the aforesaid Chancery Clerk's Office in Book 3802 at Page 347; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on June 5, 2014 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Land situated in DeSoto County, Mississippi to wit:

1.02, more or less, acre tract of land located in part of the Northwest and Southwest Quarters, of the Northwest Quarter of Section 1, Township 2 South, Range 7 West, Olive Branch, DeSoto County, Mississippi, and is further described as follows:

Commencing at a point, also being the Northwest corner of Section 1, Township 2 South, Range 7 West, Olive Branch, DeSoto County, Mississippi; thence East a distance of 1,200.00 feet to a point; thence South a distance of 1,089.00 feet to a 3/8" rebar found; thence South 89-59'-18" West a distance of 441.53 feet to a 1/2" rebar set; also being the true point of beginning for the herein described tract; thence South 12-11'-45" West a distance of 280.57 feet to a 1/2" rebar set to the point of curve of a non tangent curve to the left, of which the radius point lies South 12-11'-45" West, a radial distance of 1,225.00 feet; thence Westerly along the arc, through a central angle of 06-30'-10", a distance of 139.03 feet to a 1/2" rebar set; thence North 00-50'-50" West, a distance of 252.62 feet to a 1/2" rebar set; thence North 89-59'18" East, a distance of 200.27 feet to the point of beginning.

Assessor's Parcel No: 207101000 0001302

I WILL CONVEY only such title as vested in me as Substituted Trustee. WITNESS MY SIGNATURE on this 6th day of May, 2014.

Shapiro & Massey, LLC
SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive, Suite B-202, Flowood, MS 39232 (601)981-9299 5136 Flynn Drive, Olive Branch, MS 38654 14-009243GW, Publication Dates: May 15, 22, 29, 2014

WHEREAS, on August 21, 2006, George Hayes executed a certain deed of trust to Austin Law Firm, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. as nominee for IndyMac Bank, F.S.B., a Federally Chartered Savings Bank which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,548 at Page 275; and

WHEREAS, said Deed of Trust was subsequently assigned to Morgan Stanley Mortgage Loan Trust 2007-2AX, Mortgage Pass-Through Certificates, Series 2007-2AX, U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee by instrument dated October 2, 2013 and recorded in Book 3,728 at Page 91 of the aforesaid Chancery Clerk's office; and

WHEREAS, U.S. Bank National Association, as Successor Trustee to Bank of America, National Association as successor by merger to LASALLE BANK NATIONAL ASSOCIATION as Trustee for Morgan Stanley Mortgage Loan Trust 2007-2AX, Mortgage Pass-Through Certificates, Series 2007-2AX has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated April 3, 2014 and recorded in the aforesaid Chancery Clerk's Office in Book 3,807 at Page 134; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, U.S. Bank National Association, as Successor Trustee to Bank of America, National Association as successor by merger to LASALLE BANK NATIONAL ASSOCIATION as Trustee for Morgan Stanley Mortgage Loan Trust 2007-2AX, Mortgage Pass-Through Certificates, Series 2007-2AX, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on June 5, 2014 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 50, Cherokee Ridge, Part of Cherokee Valley P.U.D., First Addition, located in Section 31, Township 1 South, Range 6 West, DeSoto County, Mississippi, as recorded in Plat Book 72, Pages 44-45, in office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 13th day of May, 2014.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

6346 Shenandoah Lane Olive Branch, MS 38654 13-008529BE

Publication Dates: May 15, 22 and 29, 2014